

Line 9, change "internet" to --Internet--.

IN THE SPECIFICATION:

Page 1, line 5, change "internet" to --Internet--;
line 14, after "system" insert --("AVS")--;
line 18, change "in" to --receiving at--;
line 20, change "internet" to --Internet--; change
"is" to --are--; delete "for";
Page 2, line 2, change "as" to --in--; change "internet"
to --Internet--;
line 3, change "have" to --obtain--;
line 7, change "systems" to --system--;
line 8, change "internet" to --Internet--;
line 15, before "consumer" insert --a--; change
"internet" to --Internet--;
line 21, change "internet" to --Internet--;
Page 3, line 11, after "detection" insert --method,
system and apparatus--;
line 12, change "internet" to --Internet--;
line 21, change "cards" to --card--; change
"internet" to --Internet--;
line 23, after "includes" insert a comma;
Page 4, line 2, before "the" insert --and--; before "it"
insert --information from--;
line 3, change "IVS" to --("IVS")--;

line 4, after "determine" insert --whether--; change "holder's" to --information--;

line 5, change "validity" to --is valid--;

~~NE~~ line 15, change "internet" to --Internet--;

line 18, delete "that";

line 21, change "internet" to --Internet--;

line 22, after "system" insert --("IIVS")--;

Page 5, line 3, change "one" to --IVS 106--;

line 6, after "history database" insert --222--;

change "internet" to

--Internet--; after "ID database" insert --224--;

line 10, delete "information"; before "database" insert --history--;

line 13, change "internet" to --Internet--;

line 14, after "system" insert --208--; after "check" insert --202--; change "internet" to --Internet--;

line 15, change "internet" to --Internet--;

line 16, change "internet" to --Internet--;

line 17, after "system" insert --208; after "check" insert --202--;

line 19, change "internet" to --Internet--;

line 20, change "internet" to --Internet--;

line 21, change "internet" to --Internet-- (two occurrences);

Page 6, line 2, after "history" insert --check 202--;

line 3, change "202 and 204" to --206--;
line 4, change "internet" to --Internet--;
line 5, change "internet" to --Internet--;
line 8, change "internet" to --Internet--;
line 10, change "internet" to --Internet--;
line 13, change "internet" to --Internet--;
line 14, change "internet" to --Internet--;
line 16, change "internet" to --Internet--;
line 18, change "internet" to --Internet--;
line 22, change "internet" to --Internet--;
line 23, change "internet" to --Internet--;

Page 7, line 1, change "care" to --card--.

IN THE CLAIMS:

Please cancel Claim 6 without prejudice or disclaimer,
amend Claims 1-5 and Claims 7-16, and add new Claims 17-20 as
follows:

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- 1 1. (Once amended) A method for detecting fraud in a
2 credit card transaction between a consumer and a merchant over
3 the [internet] Internet comprising the steps of:
4 a) obtaining credit card information relating to the
5 transaction from the consumer; and
6 b) verifying the credit card information based upon [a
7 plurality of parameters] transaction values in
8 combination with information that identifies the
9 consumer, and that may provide an indication whether
10 the credit card transaction is fraudulent;